

# Claims

- [c1] A method of encouraging user savings, said method including:
- receiving user financial information, wherein said financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to payees and user goal information related to user goals;
  - establishing a payment hierarchy, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts; acquiring user income; and,
  - transferring at least a portion of said user income, based at least in part upon said payment hierarchy, to at least one of user savings account and payee.
- [c2] The method of claim 1, wherein said transferring step includes transferring at least a portion of said user income to user savings account at least one of prior to, during and after transferring user income to certain user debts.

- [c3] The method of claim 1, wherein said transferring step includes transferring at least a portion of said user income to user savings account at least one of at a predetermined time period, before payment of certain bills, after payment of certain bills, and random time period.
- [c4] The method of claim 1, wherein said transferring step includes transferring at least a portion of said user income to user savings account based upon user purchase data.
- [c5] The method of claim 1, wherein said transferring step includes transferring at least a portion of said user income to user savings account based upon user purchase data, wherein said purchase data includes at least one of dollar amount, percentage of purchase amount, and number of transactions.
- [c6] The method of claim 1, wherein said transferring step includes transferring at least a portion of said user income to user savings account at least one of after sufficient funds are available in user account, on a certain date, upon a certain amount of funds being transferred to user account, based upon user criteria, based upon user override selection and based upon user's historic selections.

- [c7] The method of claim 1, wherein said transferring step includes transferring at least a portion of said user income to at least one charity.
- [c8] The method of claim 1, wherein said transferring step includes transferring at least a portion of said user income to at least one charity based upon said payment hierarchy.
- [c9] The method of claim 1, wherein said step of transferring user income includes transferring at least a portion of said user income and payment hierarchy information to an automatic bill payment system.
- [c10] The method of claim 1, wherein said step of transferring user income includes transferring at least a portion of said user income and selected payee information to an automatic bill payment system.
- [c11] The method of claim 1, wherein said step of transferring user income includes transferring at least a portion of said user income and payment hierarchy information to an automatic bill payment system, and allowing said user to at least one of select bills to be paid and to select a date for a bill to be paid.
- [c12] The method of claim 1, wherein said step of transferring

user income further includes transferring at least a portion of said user income by at least one of prompting said user to transfer user income, prompting said user to select a particular transfer of funds, providing at least one of cash and negotiable instrument to at least one of said user, guardian and third party, withdrawing funds from said user account and depositing funds in a third party account, transferring said user income to a financial instrument, and placing the selected funds in a pooled account.

[c13] The method of claim 1, wherein said step of transferring user income further includes transferring at least a portion of said user income to a financial instrument and sending said financial instrument to said user at predetermined intervals.

[c14] The method of claim 1 wherein said step of transferring said user income includes allowing said user to transfer said user income to said payees.